

EXHIBIT 2

CHRISTIE MARLING
LN MANAGEMENT vs. ARLENE G. DIZON

May 08, 2014

1

1 UNITED STATES DISTRICT COURT

2 DISTRICT OF NEVADA

3 * * * * *

4 LN MANAGEMENT LLC SERIES
8246 AZURE SHORES,

CASE NO.:
2:13-cava-01307-ICM-(PAL)

5 Plaintiff,

6 vs.

7 ARLENE G. DIZON; WELLS FARGO
8 BANK, N.A.; WORLD SAVINGS
BANK, FSB; and DOES 1 through
9 10, inclusive,

10 Defendants.

11
12
13 DEPOSITION OF
14 CHRISTIE MARLING,

15
16 May 8, 2014

17 9:16 a.m.

18
19 10161 Park Run Drive
Suite 150
20 Las Vegas, Nevada

21
22
23 Christine M. Jacobs, CCR No. 455
24
25



800.211.DEPO (3376)
EsquireSolutions.com

CHRISTIE MARLING
LN MANAGEMENT vs. ARLENE G. DIZON

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APPEARANCES OF COUNSEL

For Wells Fargo Bank, N.A.:

DAVID J. MERRILL, P.C.
DAVID J. MERRILL, ESQ.
10161 Park Run Drive, Suite 150
Las Vegas, Nevada 89145
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For RRFS:

KOCH & SCOW
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Deposition of Christie Marling

May 8, 2014

(Prior to the commencement of the deposition, all of the parties present agreed to waive statements by the court reporter, pursuant to Rule 30(b)(5)(a) of the FRCP.

CHRISTIE MARLING, having been first duly sworn, testified as follows:

EXAMINATION

BY MR. MERRILL:

Q. Can you go ahead and state your full name for the record.

A. Christie Marling.

Q. Can you spell your last name, please?

A. M-a-r-l-i-n-g.

Q. Miss Marling, my name is David Merrill. We met just a second ago. I represent Wells Fargo Bank in connection with a lawsuit that was originally brought by LN Management against Wells Fargo dealing with some property in which Red Rock Financial Services was involved in the foreclosure. Do you understand that?

A. Yes.

MR. MERRILL: For the record, Kerry Faughnan, the attorney for plaintiff, is not here. Our office did call and left him a message. We also sent him an email.



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1 Q. You're appearing here today based upon a notice
2 of deposition that was served on Red Rock Financial
3 Services; is that correct?

4 A. Correct.

5 Q. Did you have a chance to look at that notice?

6 A. Briefly.

7 MR. MERRILL: Let's go ahead and mark the
8 exhibit.

9 (Exhibit 1 was marked for identification.)

10 Q. (By Mr. Merrill) Miss Marling, we've handed you
11 a document we've identified as Exhibit 1. This is the
12 notice of deposition, and attached to it is a subpoena to
13 testify at a deposition, and I'd like you to look at the
14 very last page of this Exhibit 1. Do you see that?

15 A. Uh-huh.

16 Q. Is that a yes?

17 A. Yes. Sorry.

18 Q. There's a list of matters identified on there,
19 nine different matters, to which we were asking for Red
20 Rock to designate the person most knowledgeable to
21 testify about those nine matters. Are you the person
22 most knowledgeable with respect to those nine matters?

23 A. Yes.

24 Q. Have you ever had your deposition taken before?

25 A. Yes.



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1 there's things like lien for delinquent assessments, lien
2 release, lien recording costs, mailing costs, things like
3 that. Those would be Red Rock fees?

4 A. Correct.

5 Q. Okay. When in the process does Red Rock start
6 to rely upon its own accounting ledger and not the
7 association's ledger?

8 A. We always have to rely on the association's
9 ledger for accuracy.

10 Q. So before a foreclosure is done or before a
11 notice is done, notice of default or a notice of
12 delinquent lien, you still get another copy of the
13 association's ledger?

14 A. Yes.

15 Q. And you compare it with your own ledger?

16 A. Yes.

17 Q. So the only way to determine, at least looking
18 at the lien for delinquent assessments, what the
19 breakdown is is by obtaining one of these accounting
20 ledgers either from Red Rock or from the HOA or its
21 property manager; correct?

22 A. Correct.

23 (Exhibit 4 was marked for identification.)

24 Q. (By Mr. Merrill) Miss Marling, I've handed you a
25 document identified as Exhibit 4, and this is a notice



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1 of, appears to be a notice of default on election to sell
2 pursuant to the lien for delinquent assessments. Do you
3 see that?

4 A. Yes.

5 Q. This looks like it was signed by, wow, is it
6 Eungel?

7 A. Eungel.

8 Q. Eungel Watson. Do you know who that person is?

9 A. Yes.

10 Q. Does Eungel still work for Red Rock Financial
11 Services?

12 A. Yes.

13 Q. Is that a she?

14 A. Yes.

15 Q. And what does Miss Watson do for Red Rock
16 Financial Services?

17 A. She prepares the notice of defaults.

18 Q. Now, in this notice of default, if you look, I
19 guess, under the giant big caps lock one, there's two
20 paragraphs. The one, the paragraph that starts with
21 "above stated," do you see that?

22 A. Yes.

23 Q. The very second to last sentence of that says:
24 As of December 27, 2011, the amount owed is \$1,595.80; is
25 that correct?



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1 A. Yes.

2 Q. Again, is there any way to determine based upon
3 this notice alone what that \$1,595.80 is compromised of?

4 A. No.

5 Q. And it could be comprised of assessments?

6 A. Yes.

7 Q. Could it be comprised of late fees?

8 A. Yes.

9 Q. Interest?

10 A. Yes.

11 Q. Red Rock Financial Service fees for mailings?

12 A. Yes.

13 Q. Could it be compromised of violation charges?

14 A. No.

15 Q. Why couldn't it be compromised of violation
16 charges?

17 A. We're unable to foreclose for violation fees, so
18 we don't include them in our notice of default.

19 Q. What if it's a violation fee that arguably
20 violates the health, safety, and welfare of the
21 community, would you include those in here?

22 A. Yes.

23 Q. So it could be a violation as well?

24 A. Yes.

25 Q. Could it include, would it include any



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1 attorney's fees?

2 A. Yes.

3 Q. Again, to determine what that would be, you have
4 to look at the accounting ledger that was done as of the
5 time that this notice of default was done in early
6 January of 2012; correct?

7 A. Yes.

8 (Exhibit 5 was marked for identification.)

9 Q. (By Mr. Merrill) Miss Marling, we handed you a
10 document we've identified as Exhibit 5. It appears to be
11 a letter dated March 12, 2012, from Red Rock Financial
12 Services to World Savings Bank. Do you see that?

13 A. Yes.

14 Q. Have you ever seen this letter before?

15 A. Briefly.

16 Q. When you say "briefly," in what context have you
17 seen it?

18 A. Prior to preparing the notice of sale as I
19 review the account.

20 Q. Okay. Is this sort of a form letter or a
21 standard letter that is sent out in connection with Red
22 Rock Financial Services doing a foreclosure?

23 A. Yes.

24 Q. And it appears this letter was sent out March
25 12, 2012, so this would have been after the notice of



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1 default and election to sell was sent; correct?

2 A. Correct.

3 Q. Why would this letter be sent out from Red Rock
4 Financial to World Savings in this situation?

5 A. As a notice that the 90-day time frame is about
6 to expire on the notice of default.

7 Q. Is this sent out to anyone else other than any
8 lenders?

9 A. Anybody who has a vested interest in the
10 property, yes.

11 Q. So the borrower, any other lien holders would
12 receive this letter?

13 A. Correct.

14 Q. If you look at the fourth paragraph down, the
15 first sentence says: The association's lien for
16 delinquent assessments is junior only to the senior
17 lender/mortgage holder. Do you see that?

18 A. Yes.

19 Q. Is this language that's in the standard letter
20 that's sent out?

21 A. Yes.

22 Q. So at least it was Red Rock's understanding that
23 the first security interest holder's lien was superior to
24 the association's lien?

25 A. Correct.



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1 Q. And World Savings was notified of that fact in
2 connection with this foreclosure?

3 A. Yes.

4 (Exhibit 6 marked for identification.)

5 Q. (By Mr. Merrill) Okay. Miss Marling, we've
6 handed you a document we've identified as Exhibit 6. It
7 appears to be a notice of foreclosure sale and looks like
8 it was recorded April 8th, 2013; is that correct?

9 A. Yes.

10 Q. Is there any reason why or are you aware of a
11 reason why the foreclosure sale occurred about a year and
12 a half or a year and a couple months after the notice of
13 default was done?

14 A. We didn't receive association permission to set
15 the sale until then.

16 Q. Do you know why the association waited?

17 A. No.

18 Q. So this is the notice of sale of under the
19 delinquents assessments; correct?

20 A. Yes.

21 Q. This was prepared by Red Rock Financial
22 Services?

23 A. Yes.

24 Q. This was actually prepared by you, wasn't it?

25 A. Yes.



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1 Q. And you signed it?

2 A. Yes.

3 Q. Very good. That is your signature?

4 A. Yes.

5 Q. Very good. When you were preparing this
6 document, what did you look at to prepare the document?

7 A. To ensure the assessments are delinquent, the
8 accounting is updated and the ownership is verified.

9 Q. And ownership is verified?

10 A. Correct.

11 Q. What do you mean?

12 A. We check the assessor's page to make sure a deed
13 hasn't been recorded to change the ownership from when
14 the notice of default was done.

15 Q. Anything else you do?

16 A. Check for bankruptcies and obtain additional
17 addresses from skip tracing.

18 Q. Why do you do that?

19 A. In the event the homeowner hasn't notified our
20 office that they have filed bankruptcy or that they have
21 moved.

22 Q. If you look on the second page of Exhibit 6, it
23 states on the second page, there's a bold amount. It
24 appears to say it's \$2,940.71 as of April 5th, 2013, is
25 the amount of the unpaid balance; is that correct?



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1 A. Yes.

2 Q. Again, that's the amount of the lien; correct?

3 A. Yes.

4 Q. And that lien could include all the things we
5 talked about before. Interest, late fees, collection
6 costs, attorney's fees; correct?

7 A. Yes.

8 Q. From looking at this notice of sale, there's no
9 way to determine how that lien is broken down; correct?

10 A. Correct.

11 Q. You would again need a copy of the ledger?

12 A. Correct.

13 Q. Can a person reading this notice even determine
14 what the amount of the assessment is?

15 A. No.

16 Q. Did I say ledger or did I say notice?

17 MR. SCOW: I think you said notice.

18 MR. MERRILL: I meant notice. If I said ledger,
19 I meant notice.

20 MR. SCOW: I heard notice.

21 MR. MERRILL: Okay. Good.

22 MR. SCOW: We knew what you meant.

23 MR. MERRILL: Very good.

24 (Exhibit 7 was marked for identification.)

25 Q. (By Mr. Merrill) Miss Marling, I've handed you a



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1 document we've identified as Exhibit 7. It's entitled
2 Certificate of Sale from Priority Posting and
3 Publishing. Have you seen this document before?

4 A. Yes.

5 Q. Who is Priority Posting and Publishing?

6 A. Our vendor who posts, publishes, and calls our
7 sales.

8 Q. So the actual foreclosure sale where they go
9 down and call the sale, that's done by Priority Posting
10 and Publishing?

11 A. Yes.

12 Q. It's done at Nevada Legal News?

13 A. Yes.

14 Q. So somebody from Red Rock Financial Services
15 or -- strike that. Let me ask that. Is somebody from
16 Red Rock Financial Services actually at the sale?

17 A. No.

18 Q. And why is this certificate of sale done?

19 A. As proof that the sale was conducted properly.

20 Q. Okay. And is this just a document that's
21 provided to Red Rock Financial Services?

22 A. Yes.

23 Q. Do you know Deborah Fontenot?

24 A. Not personally.

25 Q. So according to the certificate of sale that was



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1 done, a trustee sale occurred on May 2, 2013, at
2 10:00 a.m.; correct?

3 A. Yes.

4 Q. And Priority Posting and Publishing was acting
5 as the agent for Red Rock Financial Services; correct?

6 A. Yes.

7 Q. And the property was then sold to Iyad Haddad;
8 correct?

9 A. Yes.

10 Q. It's I-y-a-d, and it's H-a-d-d-a-d. And he
11 wanted that vested in LN Management, LLC, Series 8246
12 Azure Shores; correct?

13 A. Yes.

14 Q. And Mr. Haddad paid \$15,000 for it; correct?

15 A. Yes.

16 Q. Do you know Mr. Haddad?

17 A. Not personally.

18 Q. You've never met him?

19 A. No.

20 Q. Have you ever talked to him on the phone?

21 A. Yes.

22 Q. Okay. Have you talked to him on the phone in
23 connection with this property?

24 A. Not that I recall.

25 Q. How often have you talked to him on the phone?



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1 A. I think once.

2 Q. Do you recall what that was for?

3 A. No.

4 Q. Other than Mr. Haddad occasionally buys
5 properties at foreclosure sales, does Mr. Haddad have any
6 relationship with Red Rock Financial Services to your
7 knowledge?

8 A. No.

9 Q. Do you know if Mr. Haddad has any relationship
10 to Monaco Landscape the HOA?

11 A. No.

12 Q. Do you know if he has any relationship with
13 respect to Priority Posting and Publishing?

14 A. No.

15 Q. So again, according to Exhibit 7, the
16 certificate of sale, Mr. Haddad paid \$15,000 for the
17 property at the foreclosure sale; correct?

18 A. Correct.

19 (Exhibit 8 was marked for identification.)

20 Q. (By Mr. Merrill) Following the sale, a
21 foreclosure deed is done; is that correct?

22 A. Yes.

23 Q. And if you look at -- we just handed you a
24 document identified as Exhibit 8. This appears to be a
25 foreclosure deed recorded on May 13, 2013; is that



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1 correct?

2 A. Yes.

3 Q. Is this the foreclosure deed that was done in
4 connection with the foreclosure sale that was held on May
5 2nd, in connection with the property?

6 A. Yes.

7 Q. Signed by Kimberly Sibley?

8 A. Yes.

9 Q. And do you know Miss Sibley?

10 A. Yes.

11 Q. Does she still work for Red Rock?

12 A. No.

13 Q. Do you know where she works now?

14 A. She does not work as far as I know.

15 Q. Again, this just basically says that the
16 foreclosure sale was conducted and as a result of that
17 foreclosure sale was paid \$15,000 for the property;
18 correct?

19 A. Correct.

20 Q. Now, when that money is paid at an HOA
21 foreclosure sale, who gets that money? Initially who
22 gets the money?

23 A. Priority Posting collects it.

24 Q. So what does Priority Posting then do with the
25 money?



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Assessor Parcel Number: 163-09-311-013
 File Number: R94460
 Property Address: 8246 Azure Shores Ct
 Las Vegas, NV 89117
 Title Order Number: 35613

Inst #: 201201030000533
 Fees: \$17.00
 N/C Fee: \$0.00
 01/03/2012 09:22:44 AM
 Receipt #: 1024328
 Requestor:
 NORTH AMERICAN TITLE
 COMPAN
 Recorded By: DXI Pgs: 1
 DEBBIE CONWAY
 CLARK COUNTY RECORDER

**NOTICE OF DEFAULT AND ELECTION TO SELL PURSUANT TO THE
 LIEN FOR DELINQUENT ASSESSMENTS**

◆ IMPORTANT NOTICE ◆

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

NOTICE IS HEREBY GIVEN: Red Rock Financial Services officially assigned as agent by the Monaco Landscape Maintenance Association, Inc, under the Lien for Delinquent Assessments, recorded on 11/01/2011, in Book Number 20111101, as Instrument Number 0000848, reflecting ARLENE G. DIZON as the owner(s) of record on said lien, land legally described as MONACO #14 PLAT BOOK 90 PAGE 11 LOT 1177 BLOCK N, of the Official Records in the Office of the Recorder of Clark County, Nevada, makes known the obligation under the Covenants, Conditions and Restrictions recorded 11/13/1998, in Book Number 981113, as Instrument Number 02435, has been breached. As of 01/01/2011 forward, all assessments, whether monthly or otherwise, late fees, interest, Association charges, legal fees and collection fees and costs, less any credits, have gone unpaid.

Above stated, the Association has equipped Red Rock Financial Services with verification of the obligation according to the Covenants, Conditions and Restriction in addition to documents proving the debt, therefore declaring any and all amounts secured as well as due and payable, electing the property to be sold to satisfy the obligation. In accordance with Nevada Revised Statutes 116, no sale date may be set until the ninety-first (91) day after the recorded date or the mailing date of the Notice of Default and Election to Sell. As of December 27, 2011, the amount owed is \$ 1,595.80. This amount will continue to increase until paid in full.

Eungel Watson
 Prepared By Eungel Watson, Red Rock Financial Services, on behalf of Monaco Landscape Maintenance Association, Inc

Dated: December 27, 2011

STATE OF NEVADA)
 COUNTY OF CLARK)

On December 27, 2011, before me, personally appeared Eungel Watson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Theresa Solis
 When Recorded Red Rock Financial Services
 Mail To: 7251 Amigo Street, Suite 100
 Las Vegas, Nevada 89119
 702-932-6887



Exhibit	29
Exhibit No.:	4
Name:	Marking
Date:	5/8/14
ESQUIRE	

ID-RRFS000012



Red Rock Financial Services

March 12, 2012

WORLD SAVINGS BANK, FSB
Attn: Mortgage Division
1901 HARRISON STREET
LN #0024400368
OAKLAND, CA 94612
R94460

Re: 8246 Azure Shores Ct, Las Vegas, NV 89117
Monaco Landscape Maintenance Association, Inc / R94460

To Whom It May Concern:

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

Red Rock Financial Services is sending this notice as a courtesy. The above referenced homeowner is currently delinquent in paying their Homeowners Association assessments. Nevada Revised Statutes allow Homeowners Associations to engage in the non-judicial foreclosure process for nonpayment of Homeowner Association assessments.

On behalf of the above mentioned Association, Red Rock Financial Services has recorded the Lien for Delinquent Assessments on 11/01/2011 and the Notice of Default and Election to Sell Pursuant to the Lien For Delinquent Assessments on 01/03/2012. According to Nevada Revised Statutes, the Notice of Default and Election to Sell must be recorded on the property for 90 days and notification must be sent to all parties listed on the Trustee Sale Guarantee via certified mail before the Association can exercise its rights to enforce the Notice of Default and Election to Sell.

Currently, Red Rock Financial Services is approximately 60 days into the mandatory 90-day waiting period. Please consider this your final notice before the Association exercises its right to continue with the non-judicial foreclosure process by recording the Notice of Sale. The Notice of Sale will be sent via first class and certified mail to those listed on the Trustee Sale Guarantee and other parties who have a vested interest in the property.

The Association's Lien for Delinquent Assessments is Junior only to the Senior Lender/Mortgage Holder. This Lien may affect your position. To reinstate the above account, you must contact Red Rock Financial Services to obtain "up to date" payoff figures. Payment must be made payable to Red Rock Financial Services.

At this time, it is possible that we have been unable to reach the borrower. Your office may have been provided a more current mailing address. Please contact the borrower at any known addresses and have them contact our office immediately, as the above property is in default and may be subject to a foreclosure sale.

Thank you for your assistance in this matter. Additional information regarding this account can be obtained at www.rvfs.com. Please contact the office of Red Rock Financial Services at 702-932-6887 with any questions.

Regards,
Red Rock Financial Services

Red Rock Financial Services

■ 7251 Amigo Street, Suite 100 Las Vegas, NV 89119

www.rvfs.com

■ Phone: 702-932-6887 TollFree: 888-319-9460 Fax: 702.341.7733

By sending your check, please be aware that you are authorizing Red Rock Financial Services to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the amount. (If we cannot collect your electronic payment, we will issue a draft against your account.) Please contact the Accounts Receivable department at (702) 932-6887 to learn about other payment options should you prefer to not have your payment processed in this manner.

Exhibit	20
Exhibit No.:	5
Name:	Marling
Date:	5/8/14
ESQUIRE	

ID-MLMA000266

Assessor Parcel Number: 163-09-311-013
File Number: R 94460
Property Address: 8246 Azure Shores Ct
Las Vegas, NV 89117

Inst #: 201304080002070
Fees: \$18.00
N/C Fee: \$0.00
04/08/2013 01:18:36 PM
Receipt #: 1566007
Requestor:
NORTH AMERICAN TITLE SUNSET
Recorded By: GILKS Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

Accommodation

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887 or (702) 215-8130. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY.

Red Rock Financial Services officially assigned as agent by the Monaco Landscape Maintenance Association, Inc under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS**, recorded on 11/01/2011 in Book Number 20111101 as Instrument Number 0000848 reflecting ARLENE G. DIZON as the owner(s) of record on said lien. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 01/03/2012 in Book Number 20120103 as Instrument Number 0000848 of the Official Records in the Office of the Recorder.

NOTICE IS HEREBY GIVEN: That on 05/02/2013, at 10:00 a.m. at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 8246 Azure Shores Ct, Las Vegas, NV 89117, and land legally described as MONACO #14 PLAT BOOK 90 PAGE 11 LOT 1177 BLOCK N of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for

Exhibit
Exhibit No.: 628
Name: Marling
Date: 5/14/14
ESQUIRE

Assessor Parcel Number: 163-09-311-013
 File Number: R 94460
 Property Address: 8246 Azure Shores Ct
 Las Vegas, NV 89117

cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association authorized to do business in the State of Nevada, in the amount of **\$2,940.71** as of 04/05/2013, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 11/13/1998, in Book Number 981113, as Instrument Number 02435 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.

Dated: April 5, 2013


 Prepared By Christie Marling, Red Rock Financial Services, on behalf of Monaco Landscape Maintenance Association, Inc

STATE OF NEVADA)
 COUNTY OF CLARK)

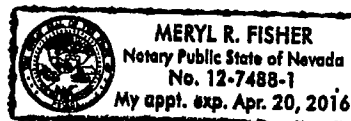
On April 5, 2013, before me, personally appeared Christie Marling, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



Reinstatement Information: (702) 215-8130 or **Sale Information:** (714) 573-1965

When Recorded Mail To:
 Red Rock Financial Services
 4775 W. Teco Avenue, Suite 140
 Las Vegas, Nevada 89118
 (702) 215-8130 or (702) 932-6887





PRIORITY POSTING AND PUBLISHING
17501 Irvine Blvd., Suite 1
Tustin, CA 92780
(714)573-7777 FAX (714)573-9547

TS Number: R94460
Priority Number: 1032097

CERTIFICATE OF SALE



On 05/02/2013 at 10:00AM, the undersigned appeared at the location described in the Notice of Trustee Sale and conducted a Trustee's Sale as agent for Red Rock Financial Services

At said sale, the property described in the Notice of Trustee Sale was sold to: IYAD HADDAD and vested as: LN MANAGEMENT LLC SERIES 8246 AZURE SHORES for the sum of \$15,000.00.

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

By: Deborah Fontenot
(Deborah Fontenot)

Dated this 2nd day of May, 2013

CUSTOMER Red Rock Financial Services
ADDRESS 4775 W. Teco Ave.
Suite 140
Las Vegas, NV 89118

Exhibit	29
Exhibit No.:	7
Name:	Marling
Date:	5/8/14
ESQUIRE	

ID-RRFS000019

Mail Tax statement to:
 LN Management LLC Series 8246 Azure Shores
 900 S Las Vegas Blvd, Suite 810
 Las Vegas, NV 89101

APN # 163-09-311-013.

Inst #: 201305130000850

Fees: \$18.00 N/C Fee: \$0.00

RPTT: \$1076.10 Ex: #

05/13/2013 09:07:35 AM

Receipt #: 1611970

Requestor:

RESOURCES GROUP

Recorded By: MAT Pgs: 3

DEBBIE CONWAY

CLARK COUNTY RECORDER

FORECLOSURE DEED

MONA 8246

Azure Shores

The undersigned declares: \$1076.10

Red Rock Financial Services, herein called agent for (Monaco Landscape Maintenance Association, Inc), was the duly appointed agent under that certain Lien for Delinquent Assessments, recorded 11/01/2011 as instrument number 0000848 Book 20111101, in Clark County. The previous owner as reflected on said lien is **ARLENE G. DIZON**. Red Rock Financial Services as agent for Monaco Landscape Maintenance Association, Inc does hereby grant and convey, but without warranty expressed or implied to: **LN MANAGEMENT LLC SERIES 8246 AZURE SHORES** (herein called grantee), pursuant to NRS 116.31162, 116.31163 and 116.31164, all its right, title and interest in and to that certain property legally described as: **MONACO #14 PLAT BOOK 90 PAGE 11 LOT 1177 BLOCK N** which is commonly known as **8246 Azure Shores Ct Las Vegas, NV 89117**.

AGENT STATES THAT:

This conveyance is made pursuant to the powers conferred upon agent by Nevada Revised Statutes, the Monaco Landscape Maintenance Association, Inc governing documents (CC&R's) and that certain Lien for Delinquent Assessments, described herein. Default occurred as set forth in a Notice of Default and Election to Sell, recorded on 01/03/2012 as instrument number 0000533 Book 20130408 which was recorded in the office of the recorder of said county. Red Rock Financial Services has complied with all requirements of law including, but not limited to, the elapsing of 90 days, mailing of copies of Lien for Delinquent Assessments and Notice of Default and the posting and publication of the Notice of Sale. Said property was sold by said agent, on behalf of Monaco Landscape Maintenance Association, Inc at public auction on 05/02/13, at the place indicated on the Notice of Sale. Grantee being the highest bidder at such sale became the purchaser of said property and paid therefore to said agent the amount bid **\$15,000.00** in lawful money of the United States, or by satisfaction, pro tanto, of the obligations then secured by the Lien for Delinquent Assessment.

Dated: May 6, 2013

Kimberlee Sibley

By: Kimberlee Sibley, employee of Red Rock Financial Services, agent for Monaco Landscape Maintenance Association, Inc

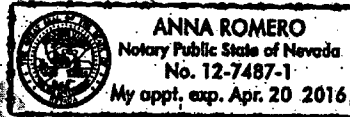
Exhibit	20
Exhibit No.:	8
Name:	Marling
Date:	5/8/14
ESQUIRE	

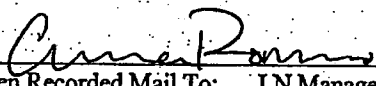
ID-MLMA000410

STATE OF NEVADA)
COUNTY OF CLARK)

On May 6, 2013, before me, personally appeared Kimberlee Sibley, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.




When Recorded Mail To: LN Management LLC Series 8246 Azure Shores
900 S Las Vegas Blvd, Suite 810
Las Vegas, NV 89101

**STATE OF NEVADA
DECLARATION OF VALUE**

1. Assessor Parcel Number(s)

a. 163-09-311-013

b. _____
c. _____
d. _____

2. Type of Property:

a. ☐ Vacant Land b. ☒ Single Fam. Res.
c. ☐ Condo/Twnhse d. ☐ 2-4 Plex
e. ☐ Apt. Bldg f. ☐ Comm'l/Ind'l
g. ☐ Agricultural h. ☐ Mobile Home
Other _____

FOR RECORDERS OPTIONAL USE ONLY

Book _____ Page: _____

Date of Recording: _____

Notes: _____

3.a. Total Value/Sales Price of Property

\$ 210,863.00

b. Deed in Lieu of Foreclosure Only (value of property)

c. Transfer Tax Value:

\$ 210,863.00

d. Real Property Transfer Tax Due

\$ 1076.10

4. If Exemption Claimed:

a. Transfer Tax Exemption per NRS 375.090, Section _____

b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: 100%

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Kimberly M. Kelly Capacity: EMPLOYEE OF AGENT OF FORECLOSING BENEFICIARY

Signature _____ Capacity: _____

SELLER (GRANTOR) INFORMATION

MONACO LANDSCAPE MAINTENANCE
Print Name: ASSOCIATION INC.
Address: 630 Trade Center Drive
City: Las Vegas
State: NV Zip: 89119

BUYER (GRANTEE) INFORMATION

LN MANAGEMENT LLC SERIES
Print Name: 8246 AZURE SHORES
Address: 900 S Las Vegas Blvd, Suite 810
City: Las Vegas
State: NV Zip: 89101

COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)

Print Name: LN MANAGEMENT LLC SERIES Escrow # _____
Address: 900 S LAS VEGAS BLVD 8246 AZURE SHORES
City: L.V. State: NV Zip: 89101

AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED